

**UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF VIRGINIA  
RICHMOND DIVISION**

In re: Harriet E. Salley  
Debtor

Case # 20-33649 KRH  
Chapter 13

**ORDER APPROVING LOAN MODIFICATION**

The Debtor, Harriet E. Salley, has filed with the Court a Motion to Approve a Mortgage Loan Modification. The lender is Citigroup Mortgage Loan Trust 2018-RP3, serviced by Fay Servicing (“Lender”). The Mortgage is on the property located at 6647 Wexford Lane, Richmond VA 23225 as described in the attached Exhibit “A”. The property is not the Debtor’s residence.

The terms of the Modification are as follows:

- a.) The interest rate will be 6.00% on a modified principal balance of \$154,751.17 in installments of approximately \$1,335.00 per month (adjusted for changes in the required escrow account) until May 1, 2043. Principal and interest payments will remain the same until maturity.
- b.) The current mortgage payment is \$1,342.09 on a principal balance of \$148,196.09 that accrues interest at the rate of 6.00% with a maturity date of June 1, 2034. The original loan amount was \$154,275.00 at the loan’s inception.
- c.) The new mortgage payment is slightly higher than the previous one. Debtor will not increase the monthly payments into the Chapter 13 plan.

The Court, finding that the proposed Loan Modification is in the best interests of the Debtors, and finding that no party in interest has opposed the modification, it is hereby

**ORDERED** that the Loan Modification is hereby approved, and it is further

**ORDERED** that the Chapter 13 trustee shall stop paying the claim submitted by Lender as the mortgage arrears are included in the new principal balance in the modified loan, and it is further

**ORDERED** that this modification is binding on any successor in interest to the Lender, should the Lender sell or assign the loan in the future.

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Chesterfield VA 23832  
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[jehattorney@gmail.com](mailto:jehattorney@gmail.com)

The Clerk's Office will mail copies of this order to the parties on the service list below not receiving electronic service thereof.

/s/ Kevin R Huennekens

Nov 9 2021

United State Bankruptcy Judge

Entered on the docket:  
Nov 10 2021

I ask for this

/s/ Jeanne E. Hovenden

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Seen:

/s/ Suzanne E. Wade

Suzanne E. Wade, Chapter 13 trustee  
7202 Glen Forest Drive  
Suite 202  
Richmond VA 23226

### Certification

The undersigned hereby certifies that all necessary parties have endorsed this order.

/s/ Jeanne E. Hovenden

Jeanne E. Hovenden, Esquire,

Jeanne E. Hovenden, Esq.  
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Electronic service

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Fay Servicing                                 Electronic service  
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Bankruptcy Dept  
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Schedule A.

All that certain tract or parcel of land lying and being in Potomac Magisterial District, King George County, Virginia, containing an area of 3.7480 Acres, more or less, and know and designated as Lot 63 of Section 2 of the Subdivision know as King George on the Potomac, and shown on a plat of survey by Mathews, Wheatley and Allison, dated February 23, 1989, said survey recorded in the Clerk's Office of the Circuit Court of King George County, Virginia, in Plat Book 13, Page 148.

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